

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN THE MATTER OF:)	CHAPTER 7
)	
JOHN J. BREITENBACH,)	17-23519
REGENA A. BREITNBACH,)	
)	
Debtor(s).)	

PROOF OF SERVICE

TO: See Attached

I, GINA B. KROL, state that copies of the Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object, were sent on August 23, 2018, by First Class U.S. Mail to the persons shown on the attached service list.

GINA B. KROL
COHEN & KROL
105 W. Madison, Ste 1100
Chicago, IL 60602
312-368-0300

BY:/s/ Gina B. Krol
Ch 7 Bankruptcy Trustee

Label Matrix for local noticing
0752-1
Case 17-23519
Northern District of Illinois
Chicago
Wed Aug 22 15:15:00 CDT 2018

Abn Amro Mortgage Group/Citi
PO Box 6243
Sioux Falls, SD 57117-6243

Barclays Bank Delaware
100 S West St
Wilmington, DE 19801-5015

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Citibank/The Home Depot
Citicorp Cr Srvs/Centralized Bankruptcy
Po Box 790040
S Louis, MO 63179-0040

Illinois Department of Revenue
Bankruptcy Section
PO Box 64338
Chicago, IL 60664-0291

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

TD Bank USA, N.A.
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Gina B Krol
Cohen & Krol
105 West Madison St Ste 1100
Chicago, IL 60602-4600

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

BMO Harris
Attn: Bankruptcy
770 N Water St
Milwaukee, WI 53202-0002

CAPITAL ONE BANK (USA), N.A. - CABELA'S
PO BOX 82609
LINCOLN, NE 68501-2609

Chase Card
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850-5298

Comenity Bank
Po Box 182125
Columbus, OH 43218-2125

Internal Revenue Service (IRS)
PO Box 7346
Philadelphia, PA 19101-7346

Synchrony Bank
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896-0001

Tnb-Visa (TV) / Target
C/O Financial & Retail Services
Mailstop BV PO Box 9475
Minneapolis, MN 55440-9475

John J Breitenbach
809 Cypress Court
Roselle, IL 60172-3020

Regena A. Breitenbach
809 Cypress Court
Roselle, IL 60172-3020

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

Bank Of America
Nc4-105-03-14
Po Box 26012
Greensboro, NC 27420-6012

Capital One
Attn: Bankruptcy
Po Box 30253
Salt Lake City, UT 84130-0253

CitiMortgage, Inc.
P.O. Box 6030
Sioux Falls, SD 57117-6030

(p)FORD MOTOR CREDIT COMPANY
P O BOX 62180
COLORADO SPRINGS CO 80962-2180

Kohls/Capital One
Kohls Credit
Po Box 3043
Milwaukee, WI 53201-3043

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Worlds Foremost Bank
4800 Nw 1st St Ste 300
Lincoln, NE 68521-4463

Joseph E Cohen
Cohen & Krol
105 West Madison Suite 1100
Chicago, IL 60602-4600

Steven L Walker
Lynch Law Offices, P.C.
1011 Warrenville Road, Suite 150
Lisle, IL 60532-0930

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

FORD MOTOR CREDIT COMPANY LLC
PO Box 62180
Colorado Springs, CO 80962

(d)Ford Motor Credit
National Bankruptcy Service Center
Po Box 62180
Colorado Springs, CO 80962

Portfolio Recovery Associates, LLC
Successor to BARCLAYS BANK DELAWARE
(JUNIPER)
POB 41067
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
Successor to CAPITAL ONE BANK (USA), N.A.
CAPITAL ONE BANK, N.A.
POB 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)BMO Harris Bank N.A.

(u)FORD MOTOR CREDIT COMPANY LLC

(d)Gina B. Krol
Cohen & Krol
105 West Madison Street Suite 1100
Chicago, IL 60602-4600

End of Label Matrix	
Mailable recipients	29
Bypassed recipients	3
Total	32

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	§	
	§	
BREITENBACH, JOHN J	§	Case No. 17-23519 JSB
BREITENBACH, REGENA A.	§	
	§	
	§	
Debtors	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

JEFFREY P. ALLSTEADT
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 09/28/2018 in Courtroom 240,

Kane County Courthouse
100 S. Third Street
Geneva, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/22/2018

By: Gina B. Krol
Trustee

*GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:

BREITENBACH, JOHN J
BREITENBACH, REGENA A.

Debtors

§
§
§
§
§
§

Case No. 17-23519 JSB

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	34,632.33
and approved disbursements of	\$	805.11
leaving a balance on hand of ¹	\$	33,827.22

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 4,086.20	\$ 0.00	\$ 4,086.20
Trustee Expenses: GINA B. KROL	\$ 26.10	\$ 0.00	\$ 26.10
Attorney for Trustee Fees: Cohen & Krol	\$ 2,677.50	\$ 0.00	\$ 2,677.50
Other: International Sureties	\$ 11.58	\$ 11.58	\$ 0.00
Other: Cohen & Krol	\$ 22.16	\$ 0.00	\$ 22.16

Total to be paid for chapter 7 administrative expenses \$ 6,811.96

Remaining Balance \$ 27,015.26

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 25,398.49 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	\$ 218.06	\$ 0.00	\$ 218.06
000003	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA), N.A. CAPITAL ONE BANK, N.A. POB 41067 Norfolk, VA 23541	\$ 9,751.34	\$ 0.00	\$ 9,751.34
000004	Portfolio Recovery Associates, LLC Successor to BARCLAYS BANK DELAWARE (JUNIPER) POB 41067 Norfolk, VA 23541	\$ 3,393.06	\$ 0.00	\$ 3,393.06

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	\$ 4,817.23	\$ 0.00	\$ 4,817.23
000007	TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	\$ 7,218.80	\$ 0.00	\$ 7,218.80

Total to be paid to timely general unsecured creditors \$ 25,398.49

Remaining Balance \$ 1,616.77

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 1.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 346.42 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 1,270.35 .

Prepared By: /s/GINA B. KROL

Trustee

*GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.